

FILED
5/17/23 10:08 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:)
)
Sharon D. Sanders) Case No. 21-22097-GLT
) Chapter 13
Debtor)
Related to Docket No. 51

STIPULATED ORDER MODIFYING PLAN

WHEREAS, this matter is being presented to the Court regarding

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:

- ☐ a motion to dismiss case or certificate of default requesting dismissal
- ☒ a plan modification sought by: Debtor to address increased mortgage payment per
Notice of Mortgage Payment Change.
- ☐ a motion to lift stay
as to creditor
- ☐ Other:

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

IT IS HEREBY ORDERED that the

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☒ Chapter 13 Plan dated September 13, 2021
- ☐ Amended Chapter 13 Plan dated

is modified as follows:

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☒ Debtor's Plan payments shall be changed from \$ 483.00 to
\$ 522.00 per month, effective June, 2023 ; and/or the Plan term shall be

changed from months to months. .

- ☐ In the event that Debtor fails to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor and Debtor's Counsel a notice of default advising the Debtors that her has 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor fails to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- ☐ Debtor shall file and serve on or before .
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- ☒ Other: Tri Boro Federal Credit Union will be paid \$152.00 effective June 1, 2023 as per its Notice of Mortgage Payment Change dated May 3, 2023.

IT IS FURTHER ORDERED that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

IT IS FURTHER ORDERED that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect.

[Remainder of Page Intentionally Left Blank]

SO ORDERED, this _ 17th Day of May __, 2023

Dated: _ May 17, 2023


Gregory J. Taddonio **drb**
Chief United States Bankruptcy Judge

Stipulated by:

/s/Lauren M. Lamb
Counsel to Debtor
Lauren M. Lamb, Esquire
STEIDL & STEINBERG
28th Floor-Gulf Tower
707 Grant Street
Pittsburgh, PA 15219
(412) 391-8000
PA I. D. No. 209201
llamb@steidl-steinberg.com

Stipulated by:

/s/James Warmbrodt
Counsel to Chapter 13 Trustee

Stipulated by:

Counsel to affected creditor

cc: All Parties in Interest to be served by Clerk

In re:
Sharon D. Sanders
Debtor

Case No. 21-22097-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: May 17, 2023

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 19, 2023:

Recip ID	Recipient Name and Address
db	+ Sharon D. Sanders, 514 Ferndale Ave., Duquesne, PA 15110-1354
15417637	+ AHN, PO Box 645266, Pittsburgh, PA 15264-5250

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: jdryer@bernsteinlaw.com	May 18 2023 00:03:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
cr	+ Email/PDF: rmscedi@recoverycorp.com	May 18 2023 00:15:31	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	May 18 2023 00:03:00	Peoples Natural Gas Company LLC, GRB Law, Frick Building, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
15417637	^ MEBN	May 17 2023 23:52:12	AHN, PO Box 645266, Pittsburgh, PA 15264-5250
15417638	Email/Text: ebn@americollect.com	May 18 2023 00:03:00	Americollect, Po Box 1566, 1851 South Alverno Road, Manitowoc, WI 54221
15428592	Email/PDF: bncnotices@becket-lee.com	May 18 2023 00:15:13	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15417639	+ Email/PDF: bncnotices@becket-lee.com	May 18 2023 00:13:58	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
15417640	Email/Text: creditcardbkcorrespondence@bofa.com	May 18 2023 00:02:00	Bank of America, Attn: Bankruptcy, Po Box 982234, El Paso, TX 79998
15424930	+ Email/Text: mortgagebkcorrespondence@bofa.com	May 18 2023 00:03:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
15417641	+ Email/Text: BarclaysBankDelaware@tsico.com	May 18 2023 00:03:00	Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
15417647	Email/Text: Bankruptcy.RI@Citizensbank.com	May 18 2023 00:02:00	Citizens Bank, Attn: Bankruptcy, 1 Citizens Dr, Riverside, RI 02915
15417648	Email/Text: Bankruptcy.RI@Citizensbank.com	May 18 2023 00:02:00	Citizens Bank, One Citizens Drive, Ms: Rop 15b, Riverside, RI 02915
15420882	Email/Text: Bankruptcy.RI@Citizensbank.com	May 18 2023 00:02:00	Citizens Bank N.A., One Citizens Bank Way JCA115, Johnston, RI 02919-0291
15417643	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 18 2023 00:02:20	Cap One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15430559	Email/PDF: AIS.cocard.ebn@aisinfo.com	May 18 2023 00:27:14	Capital One Bank (USA), N.A., by American

District/off: 0315-2

User: auto

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			InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15417645	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 18 2023 00:15:13	Citibank, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
15417649	+ Email/Text: bankruptcy_notifications@ccsusa.com	May 18 2023 00:04:00	Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679
15417650	+ Email/Text: ELDABBASM@FREEDOMCU.ORG	May 18 2023 00:03:00	Freedom Credit Union, Attn: Bankruptcy, 626 Jacksonville Road, Suite 250, Warminster, PA 18974-4862
15417644	Email/PDF: ais.chase.ebn@aisinfo.com	May 18 2023 00:01:12	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
15422473	+ Email/Text: RASEBN@raslg.com	May 18 2023 00:03:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15428119	Email/PDF: resurgentbknotifications@resurgent.com	May 18 2023 00:14:38	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15423959	+ Email/Text: bankruptcydpt@mcmcg.com	May 18 2023 00:03:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15417655	Email/Text: Bankruptcy.Notices@pnc.com	May 18 2023 00:03:00	PNC Bank, Attn: Bankruptcy, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101
15435907	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 18 2023 00:14:56	Portfolio Recovery Associates, LLC, POB 12914, Norfolk, VA 23541
15417656	+ Email/Text: bankruptcyteam@quickenloans.com	May 18 2023 00:04:00	Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573
15422899	+ Email/Text: bankruptcyteam@quickenloans.com	May 18 2023 00:04:00	Rocket Mortgage, LLC f/k/a Quicken Loans, at. el, 635 Woodward Avenue, Detroit MI 48226-3408
15417657	+ Email/PDF: gecsed@recoverycorp.com	May 18 2023 00:15:13	Synch/JCI Home Design, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15418254	+ Email/PDF: gecsed@recoverycorp.com	May 18 2023 00:02:20	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15417658	+ Email/PDF: gecsed@recoverycorp.com	May 18 2023 00:01:16	Synchrony Bank/Old Navy, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15417659	+ Email/Text: mjoyce@triboro-fcu.org	May 18 2023 00:04:00	Tri Boro Fcu, 600 E 8th Ave, Munhall, PA 15120-1900
15434579	+ Email/Text: mjoyce@triboro-fcu.org	May 18 2023 00:04:00	Tri Boro Federal Credit Union, 600 E. 8th Avenue, Munhall, PA 15120-1900
15433317	^ MEBN	May 17 2023 23:52:08	UPMC HEALTH SERVICES, PO BOX 1123, MINNEAPOLIS, MN 55440-1123

TOTAL: 32

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/
cr	*+	Tri Boro Federal Credit Union, 600 E. 8th Avenue, Munhall, PA 15120-1900
15417642	*+	Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
15417646	*+	Citibank, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
15417651	*+	Freedom Credit Union, Attn: Bankruptcy, 626 Jacksonville Road, Suite 250, Warminster, PA 18974-4862
15417652	*+	Freedom Credit Union, Attn: Bankruptcy, 626 Jacksonville Road, Suite 250, Warminster, PA 18974-4862
15417653	*+	Freedom Credit Union, Attn: Bankruptcy, 626 Jacksonville Road, Suite 250, Warminster, PA 18974-4862
15417654	*+	Freedom Credit Union, Attn: Bankruptcy, 626 Jacksonville Road, Suite 250, Warminster, PA 18974-4862

District/off: 0315-2

User: auto

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TOTAL: 1 Undeliverable, 7 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 19, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 17, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bnicholas@kmlawgroup.com
Jeffrey A. Golvash	on behalf of Creditor Tri Boro Federal Credit Union jgolvash@golvashepstein.com kmicklo@golvashepstein.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com;kebeck@ecf.courtdrive.com
Lauren M. Lamb	on behalf of Debtor Sharon D. Sanders julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;jsmith@steidl-steinberg.com;LambLR53037@notify.bestcase.com; rlager@steidl-steinberg.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com

TOTAL: 7